

# BMO Harris Bank

6 YEARS REMAINING ON ABSOLUTE NNN LEASE  
RANKED #3 OUT OF 52 LOCATIONS IN INDIANA BY TOTAL VISITS



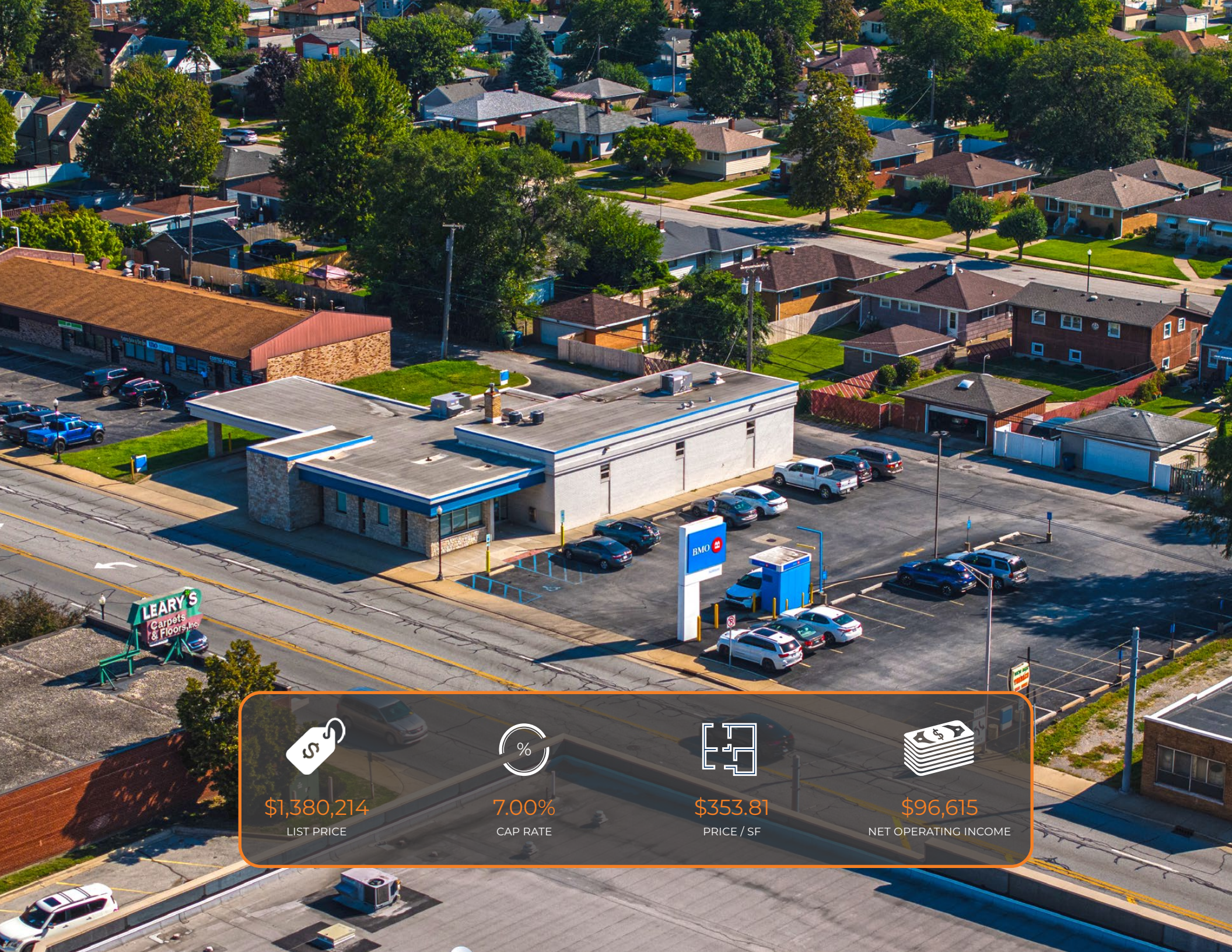
7227 CALUMET AVENUE  
HAMMOND, IN 46324

Marcus & Millichap

# THE OFFERING

This BMO Harris Bank is offered as an absolute NNN lease with zero landlord responsibilities, backed by an investment-grade corporate guarantee. The lease includes annual rent increases of 1% plus a CPI adjustment and has 6 years remaining on the original 12-year term. BMO Harris has a long operating history at this location dating back to 1952, underscoring tenant commitment and stability. Ranked #3 in Indiana and in the top 17% nationally for branch visits, the property demonstrates exceptional performance and long-term viability. The site features strong real estate fundamentals with multiple drive-thru lanes, 32 surface parking spaces, and 237 feet of frontage along Calumet Avenue with 35,144 vehicles daily, as well as immediate access to I-94 with over 201,000 vehicles per day. Surrounded by dense demographics with more than 109,000 residents and 105,000 employees within a 3-mile radius, the property benefits from its prime Chicago MSA location near the Illinois-Indiana border.





**\$1,380,214**

LIST PRICE



**7.00%**

CAP RATE



**\$353.81**

PRICE / SF



**\$96,615**

NET OPERATING INCOME

Thomas Edison  
Elementary School  
(665 students)

FRESENIUS  
MEDICAL CARE

Walgreens

UNITED STATES  
POSTAL SERVICE

RAINSTORM  
CAR WASH

DUNKIN'

SUBJECT PROPERTY

US  
41

173rd Street  
5,042 VPD

Calumet Ave  
35,144 VPD





Interstate-94  
201,157 VPD



173rd Street  
5,042 VPD

SUBJECT PROPERTY



Calumet Ave  
35,144 VPD





## FINANCIAL SUMMARY

<b>PRICE</b>	<b>\$1,380,214</b>
<b>CAP RATE</b>	<b>7.00%</b>
<b>NOI</b>	<b>\$96,615</b>
<b>PRICE/SF</b>	<b>\$353.81</b>
Gross Leasable Area	3,901 SF
Year Built	1988
Lot Size	0.72 Acres +/-
Parcel Numbers	45-07-07-351-015.000-023
Type of Ownership	Fee Simple
Parking	38 Surface Spaces +/-

## RENT SCHEDULE

Term	Period	Annual Rent	Rent/SF
Base	Current	\$96,615	\$24.77
Bump	10/1/2026	\$100,480	\$25.76
Bump	10/1/2027	\$104,499	\$26.79
Bump	10/1/2028	\$108,679	\$27.86
Bump	10/1/2029	\$113,026	\$28.97
Bump	10/1/2030	\$117,547	\$30.13

Notes: Increases are 1% + the annual change in CPI annually. Rent schedule assumes 3.00% annual growth in CPI. Rent increases a minimum of 1% yearly.

## LEASE SUMMARY

Lease Type	Absolute NNN
Lease Guarantor	BMO Harris Bank N.A.
Guarantor Type	Corporate Guarantee
Lease Term Remaining	6.0 Years
Rent Commencement	10/1/2019
Lease Expiration	4/30/2032
Options	3, 5-Year
Option to Terminate	None
Option to Purchase	None



# BMO Harris Bank

**BMOHARRIS.COM**

**Stock Symbol:**  
**Market Cap (5/12/2026)**  
**Revenue (FY 2025)**  
**Net Income (FY 2025)**  
**Standard & Poor's Credit Rating**

**NYSE | BMO**  
**\$107.98 Billion**  
**\$36.09 Billion**  
**\$8.70 Billion**  
**A+**

- » BMO Financial Group is North America's 7th largest bank by assets, with \$1.5 trillion in assets
- » Serving customers since 1817, with 13 million customers globally
- » 54,000 employees
- » 1,832 branches located across 32 states and Canada
- » For the third year in a row, BMO Harris Bank was recognized as the best commercial bank in the U.S. by *World Finance Magazine*
- » For the 11th year in a row, BMO Harris Bank was recognized as the best commercial bank in the Canada by *World Finance Magazine*
- » In 2023, BMO earned the highest possible score in customer relationship management for the *Dow Jones Sustainability Index*
- » Ranked #84 on the *Forbes* Global 2000 list (2025)
- » Ranked #240 on the *Fortune* Global 500 list (2025)



**\$36.09 Billion**  
**in Revenue**



**1,832**  
**Branch Locations**

**500**

**Fortune**  
**500 Company**

**A+**

**S&P Credit**  
**Rating**



TENANT	BMO Harris Bank N.A.
GUARANTOR	BMO Harris Bank N.A.
SQUARE FEET	3,901 SF
LEASE COMMENCEMENT	10/1/2019
LEASE EXPIRATION	4/30/2032
LEASE TYPE	Absolute NNN
RENTAL INCREASES	1% + CPI
RENEWAL OPTIONS	3, 5-Year
INSURANCE	Tenant
COMMON AREA	Tenant
REAL ESTATE TAXES	Tenant
ROOF & STRUCTURE	Tenant
PARKING LOT	Tenant
HVAC	Tenant
RIGHT OF FIRST REFUSAL	None
RIGHT TO TERMINATE	None



## ABSOLUTE NNN LEASE WITH A CORPORATE GUARANTEE

- No landlord responsibilities
- Annual rent increases of 1% plus CPI inflation adjustment
- Tenant holds an investment-grade credit rating
- 6 years of term remaining on the original 12-year lease
- Low base rent per square foot, offering potential future upside
- Long operating history | Branch established in 1952
- Est. 7.28% Cap Rate as of 10/1/2026

## TOP RANKED LOCATION BY VISITS<sup>1</sup>

- Ranked #3 out of 52 locations in Indiana by total visits<sup>1</sup>
- Ranked in the top 17% nationally<sup>1</sup>

## WELL POSITIONED BANK WITH EXCELLENT REAL ESTATE FUNDAMENTALS

- Includes ample parking with 32 surface spaces
- Multiple drive-thru lanes to facilitate use of branch services
- Excellent visibility and access off Calumet Avenue, with 35,144 vehicles passing daily
- Roughly 237 feet of frontage, as well as alley access
- Located a half mile from Interstate-94 interchange with 201,157 vehicles per day

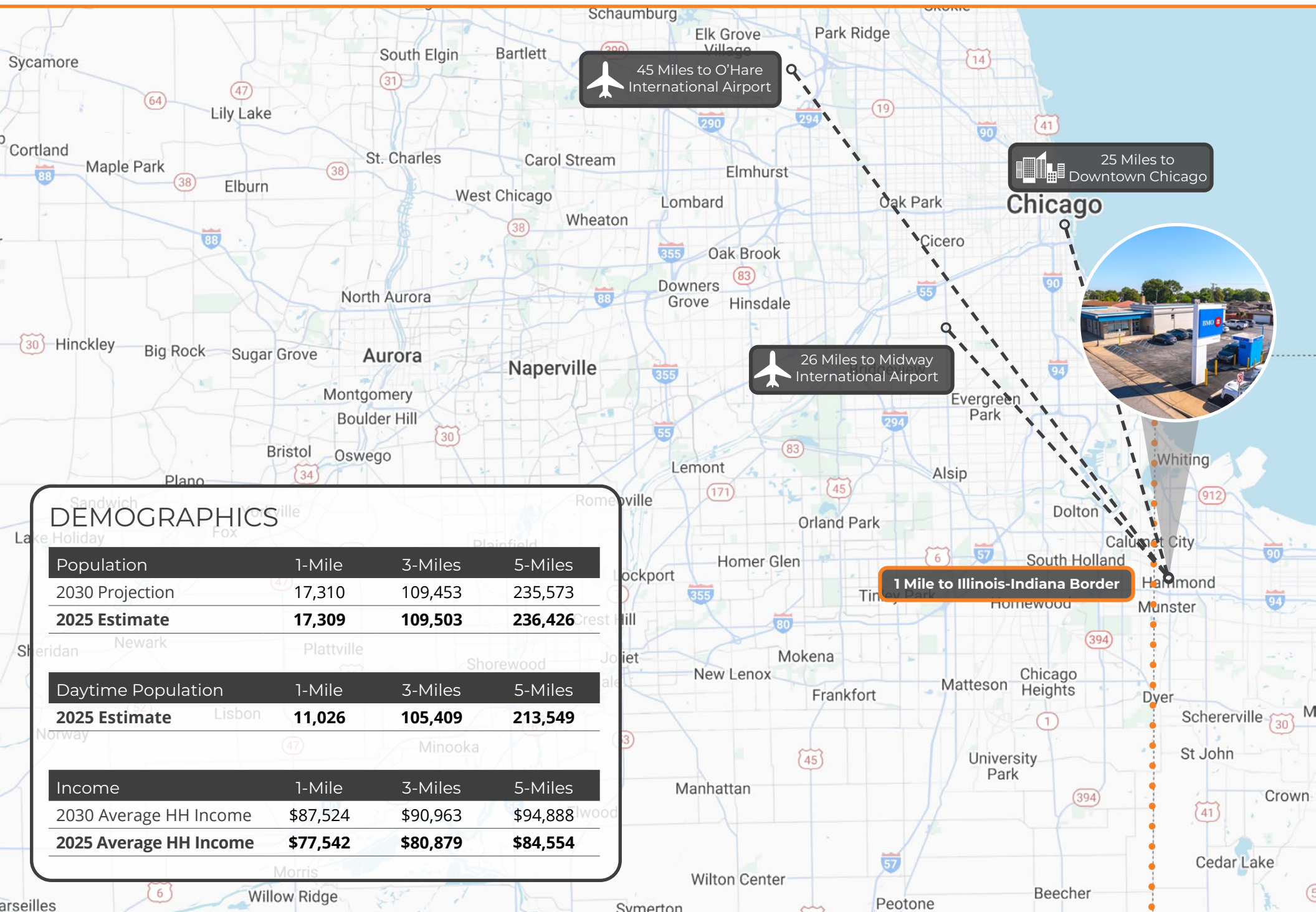
## DEMOGRAPHICS & LOCATION STRENGTHS

- Dense population: 109,503 residents and 105,409 employees within a 3-mile radius
- 1.8 miles from Purdue University Northwest campus (9,000 students)
- Part of the Chicago MSA | One mile from Illinois, Indiana border

<sup>1</sup> Placer.ai



# REGIONAL MAP



## DEMOGRAPHICS

Population	1-Mile	3-Miles	5-Miles
2030 Projection	17,310	109,453	235,573
<b>2025 Estimate</b>	<b>17,309</b>	<b>109,503</b>	<b>236,426</b>
Daytime Population	1-Mile	3-Miles	5-Miles
<b>2025 Estimate</b>	<b>11,026</b>	<b>105,409</b>	<b>213,549</b>
Income	1-Mile	3-Miles	5-Miles
2030 Average HH Income	\$87,524	\$90,963	\$94,888
<b>2025 Average HH Income</b>	<b>\$77,542</b>	<b>\$80,879</b>	<b>\$84,554</b>





SITE PLAN

**Items Corresponding to Schedule B-II**

- 12. Rights of the public and the City of Hammond in and to the East 10 feet of the land lying within a dedicated alley as evidence in Warranty Deed from Henry N. Bieker, Inc. to Mercantile National Bank of Indiana as trustee under Trust Agreement dated January 23, 1973 known as Trust No. 3032 recorded March 14, 1973 as Instrument No. 192711. *Public alley is shown hereon.*

**Miscellaneous Notes**

- MN1 No visible posted address was observed at the time of survey. Recorded document show the address as 7227 Calumet Avenue, Hammond, IN.
- MN2 The subject property surveyed contains an area of 0.717 acres (31,238 square feet), more or less.
- MN3 There are 36 regular parking spaces and 2 handicapped parking spaces, for a total of 38 parking spaces located on the subject property.
- MN4 At the time of survey, there was no observable evidence of earth moving work, building construction or building additions.
- MN5 At the time of survey, there were no changes in street right of way lines or observable evidence of street or sidewalk repairs.
- MN6 The surveyor was not provided any documentation, was not made aware, and did not observe any ground markings on the surveyed property with regards to wetlands located on the surveyed property. No environmental assessment or audit was performed on the subject parcel by Bock and Clark Corp.
- MN7 Subject property has direct access to Calumet Avenue and a 20' Public Alley, which are a dedicated public Rights-of-Way.
- MN8 Some features shown on this plat may be shown out of scale for clarity. All dimensions shown are in feet and decimals thereof.
- MN9 There are no gaps, gores, overlaps or hiatus inherent to the surveyed property based on the field survey performed and the title commitments provided, and all parcels are contiguous.
- MN10 At the time of survey, there was no observable evidence of site use as a cemetery or burial ground.
- MN11 At the time of survey, there was no observed evidence of substantial areas of refuse.
- MN12 Survey prepared by: NV5, 7382 Kingsgate Way Suite A, West Chester, OH 45069. Phone (800)787-8392, Fax (513)779-9973 or Email Steve.Harsley@nv5.com

**Surveyor's Report**

This report is for an ALTA/NSPS Land Title Survey of a 0.717 Acre tract conveyed to Mercantile National Bank of Indiana recorded in Instrument No. 2005 007172. The subject property is located in Part of the West Half of the Southwest Quarter of Section 7, Township 36 North, Range 9 West of the Second Principle Meridian, Lake County, Indiana. The purpose of this survey is to establish the land boundaries of said tract and address those issues itemized in schedule "B" of the Chicago Title Insurance Company, Title Commitment No. CCHI1904135NT.

In accordance with Title 865, Article 1, Chapter 12 of the Indiana Administrative Code, the following observations and opinions are submitted regarding the various uncertainties in the position of the lines and corners established on this survey as a result of uncertainties in reference monumentation; in record descriptions and plats; in lines of occupation; and as introduced by random errors in measurement ("Relative Positional Precision"). There may be unwritten rights associated with these uncertainties.

There may be differences of deed dimensions versus measured dimensions along the boundary lines shown hereon and, likewise, there may be found survey markers near, but not precisely at, some boundary corners. In cases where the magnitude of these differences are less than the Relative Positional Precision stated below, and less than the uncertainty identified for the reference monumentation, the differences may be considered insignificant and are shown only for purposes of mathematical closure. Such differences that are greater than the Relative Positional Precision and the uncertainty in reference monumentation should be considered worthy of notice and are therefore discussed further below.

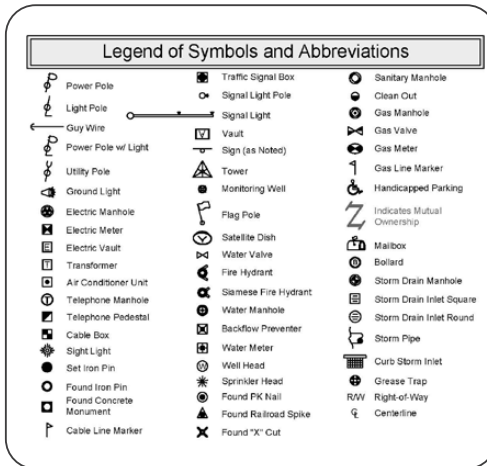
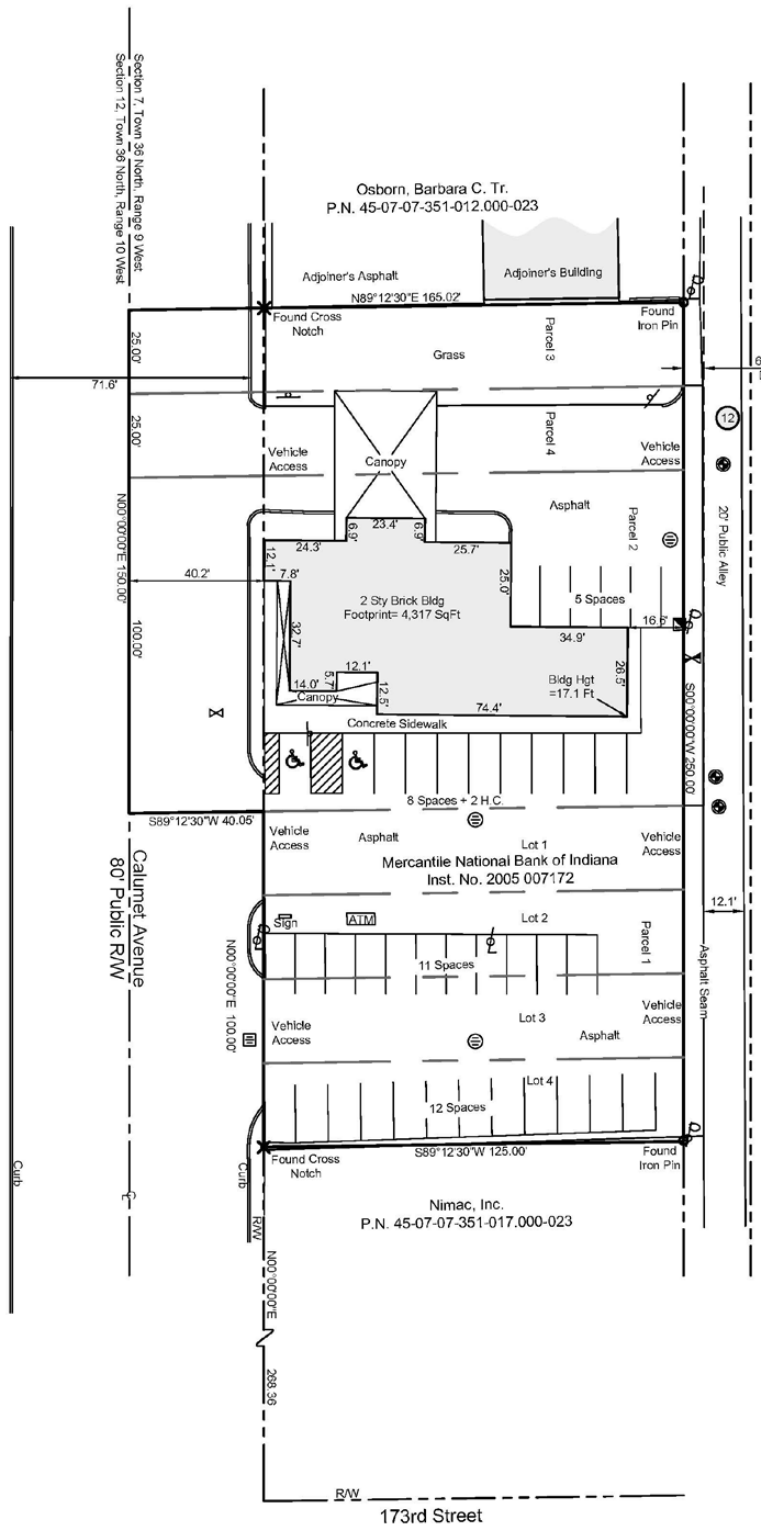
The maximum allowable Relative Positional Accuracy for an ALTA/NSPS Land Title Survey is 2 cm (0.07 feet) plus 50 parts per million.

Following are those items pertaining to the uncertainties of the lines and corners of the parcel(s):

- 1.) Availability and Condition of Reference Monuments: The monuments referenced hereon (Found or Set) are in good condition and undisturbed (unless otherwise noted) at or near existing grade. All set pins are 5/8" wide x 30" long rebar with an identification cap marked 29600024.
- 2.) The basis of bearings for this survey are assumed and shown to delineate angular relationships between property lines.
- 3.) The survey of subject property is based on 5/8" iron pins found at the Northeast and Southeast property corners along with a cross notch found at the Southwest property corner (checking within 0.2 feet). A cross notch was found on the north line at the east right-of-way line of Calumet Avenue (checking within 0.2 feet). No lines of possession were observed.
- 4.) Found monuments as depicted graphically hereon were used to establish the lines and corners of the property hereon.

**SUMMARY:** Due to the above observation, it is the professional opinion of this surveyor that the Uncertainties of the lines and corners of the parcel are as follows:

- (a) Due to monuments: 0.2 feet North and South, 0.2 feet East and West.
- (b) Due to title documents: negligible.
- (c) Due to lines of occupation: negligible.



## PART OF THE CHICAGO MSA | MOST POPULATED CITY IN LAKE COUNTY

- Located on the southern shore of Lake Michigan
- Hammond is 16 miles from downtown Chicago | 2 miles from Chicago's south side

## DIVERSE EMPLOYMENT BASE

- Top Employers:
  - › Horseshoe Casino – 2,200 employees
  - › Lear Corp. – 1,150 employees
  - › Indiana Harbor Belt Railroad – 825 employees
  - › Purdue University Northwest – 789 employees
  - › City of Hammond – 1,053 employees
  - › School City of Hammond – 1,986 employees
- Modern Healthcare Facilities:
  - › Northwest Indiana micro-hospital and emergency room | State-of-the-art with advanced equipment

## OFFERS REGIONAL ENTERTAINMENT

- Home to Horseshoe Casino, Chicagoland's top 21+ gambling, dining, and entertainment destination | Over 3 million annual visitors
- Host of Festival of the Lakes | Live music, carnival, and more | ~50,000 attendees annually

## PRO-BUSINESS ENVIRONMENT & GROWTH

- Low-tax climate attracting residents and businesses
- Significant new development projects underway
- Part of the Quantum Corridor
- Several businesses are expanding existing locations
- June 2024 Meats by Linz opened their new \$52 Million headquarters
- Huhtamaki completed its \$100 million expansion in 2024; the project added roughly 250,000 square feet to the manufacturing plant
- See next page for more

## ENHANCED REGIONAL CONNECTIVITY

- South Shore train line development
  - › \$649M double track expansion completed May 2025 | 17 miles of new track, 14 additional trains, 30 minutes faster to downtown Chicago
  - › New West Lake Corridor Train Station, which was completed in March 2026

## NOTABLE DEVELOPMENTS HAVE HAPPENED SINCE THE ADOPTION OF THE DOWNTOWN MASTER PLAN IN 2019



Mayor Tom McDermott told Inside Indiana Business, “For cities like Hammond, right on the border, it’s been a boom, and we’re getting new residents and new businesses constantly and they’re coming from Illinois.”

### NEW DATA CENTER WILL BE BIGGEST ECONOMIC DEVELOPMENT PROJECT IN HAMMOND’S HISTORY

- CoreWeave is set to develop a 180MW data center at the Digital Crossroads campus in Hammond, Indiana, marking one of the largest AI infrastructure investments in the region
- The new facility will span 450,000 square feet on a 25-acre site
- Expected to be operational by 2027 and committed to a 20-year lease, with the investment described as being in the billions of dollars



### AN ABUNDANCE OF DEVELOPMENTS INCLUDING MULTI-FAMILY, COMMERCIAL & INDUSTRIAL

- \$28 million renovation of the Bank Calumet building into a mixed-use development, which will primarily include apartments was finished in 2025
- Purdue Northwest unveils plan to establish major quantum commercialization center as part of the Roberts Impact Lab, a regional technology transfer and commercialization hub under development by PNW. The impact lab, which will be located at 5454 Hohman Ave. IN Hammond, is the centerpiece of a new \$40 million-plus downtown innovation district (Currently ongoing)
- A \$70 million dollar YMCA, “The Crossroads YMCA,” was finished in 2024
- Woodmar Redevelopment: A former Walmart site is being transformed into a commercial hub with new retail and restaurant spaces
- Lost Marsh Golf Course: The city-owned golf course opened for the 2025 season

**THREE CHICAGO-AREA NEIGHBORHOODS RANK AMONG THE 2025 'BEST PLACES TO LIVE'  
IN THE UNITED STATES - ONLY 50 NEIGHBORHOODS MADE THE LIST**

**#1**

U.S. Metro for corporate relocations for 12th consecutive years

**30 Relocations**  
**110 Expansions**

**252,322**

Businesses in the Chicago metro area, the

**3rd**

most in the U.S.

**#3**

in total Job Postings in the U.S.

On average, 5.07M people were employed throughout 2024

**145,525**

Graduates and secondary program finishers in the Chicago metro area in 2024

**1.3B sqft**

Chicago MSA industrial real estate market, the 2nd largest in the United States

**\$8B**

Growth capital raised by Chicagoland startups in 2025 - (\$4.32 billion in 2024)

Chicago's economy is the **nation's third largest**. If Chicago were a nation, it would be the **world's 22nd largest economy** (Illinois is 19th). Chicago's GDP was \$886B in 2024.

**Dense City with** 9.61 million people that live in the MSA (Census 2020).

# SITeselection

## CHICAGO METRO AREA IS 4TH-HOTTEST TECH HUB

Josh Bandoch - January 27, 2026 | Source: IL Policy and Site Selection [IL Policy & Site Selection](#)

The Chicago metropolitan area is the fourth-hottest tech hub nationally, up two spots since 2024, according to new rankings released by Site Selection magazine. Chicago's robust tech talent pool and strong infrastructure were key drivers of its high ranking. To remain a top tech hub, Chicago needs to ensure it businesses have the workforce and infrastructure they need to continue growing.

## 77 COMPANIES IN CHICAGO PUSHING THE CITY TO NEW HEIGHTS

Matt Urwin - Updated March 10, 2026 | [Read Here](#)

Compiled List of the top companies making Chicago a vibrant tech hub



## CHICAGO TOURISM SAW A BOOST IN 2025

Melody Mercado - February 10, 2026 | [Read Here](#)

Choose Chicago reported record-breaking demand for accommodations, citing 11.9 million hotel bookings in 2025 compared to 11.6 million in 2024. Annual visitation numbers will be released in the spring, but the organization expects to surpass last year's 55.3 million visitors in Chicago.

Leaders also said Choose Chicago secured 65 citywide conventions, up from 49 last year, and a record \$2.9 billion in hotel revenue compared to \$2.8 billion in 2024. New citywide events secured by the city include the 2026 WNBA All-Star Game, 2026 Big Ten Men's Basketball Tournament and the 2027 MLB All-Star Game.



"Chicago is never done breaking records and never outdone as a global destination," said Kristen Reynolds, President and CEO of Choose Chicago. "Despite the global tourism industry facing social and economic headwinds, leisure travelers and event planners continue to choose Chicago for our world-class culture, food, events, and hospitality. Our hotels and tourism partners have once again delivered an unforgettable summer season for millions of guests, further strengthening the industry's \$20 billion annual economic impact for our city and supporting 130,000 hospitality jobs across all 77 neighborhoods." [- Read Here](#)



O'Hare International Airport is the **7th busiest airport in the world & #1 most-connected airport in the U.S.** No. 2 spot globally for aircraft movements and No. 6-8 for passengers globally with more than 84.85 million passengers. \$388.22 billion in trade value flowed through O'Hare in 2025 (Largest port by value).

Plus, Chicago is home to **Midway International Airport** with 19.4 million passengers.

**10**  
Interstate highways converge in the Chicago Metro Area

**3rd in the nation**  
for total interstate miles

**411M**  
Bus and Train Rides.

Chicago Transit Authority (CTA) Operates the **Nation's 2nd Largest Public Transportation System**

Chicago Union Station is the nation's **3rd busiest station**

Overall, and it is Amtrak's 4th busiest



Chicago's MSA is generally considered a highly walkable region. Chicago itself has a Walk Score of 77, placing it **among the most walkable cities in the U.S.**

Chicago recorded a record-breaking 12.9 million bike and scooter trips in 2025. The city has 500 miles of bike lanes and 19 miles of lakefront bicycle paths.

**AAA**  
STATE IS RATED BY  
**STANDARD & POORS**

**+5%**  
**POPULATION INCREASE**  
IN THE LAST 5 YEARS

**+10%**  
**NEW JOBS**  
IN THE LAST 5 YEARS

**9%**  
**LOWER COST OF LIVING**  
THAN CHICAGO

**INDIANA'S TOP BUSINESS FACILITIES RANKINGS**

SECTOR	RANK
Manufacturing Jobs (% of Workforce)	#1
Manufacturing Output (% of GDP)	#1
Automotive	#2
EV Industry	#9
Agribusiness	#7
Best Business Tax Climate	#9
Medtech/Medical Devices	#6
Outdoor Recreation	#7

**#9 AMERICA'S TOP STATE FOR DOING BUSINESS - CNBC 2025**

- CNBC: 3rd Cost of Doing Business & 2nd Cost of Living
- Five Fortune 500 companies are headquartered in Indiana

**INDIANA'S TOP PROJECTS**

COMPANY	LOCATION	INVESTMENT
Eli Lilly and Company	Boone County	\$3.7 billion
General Motors-Samsung SDI	St. Joseph County	\$3 billion
ENTEK	Terra Haute	\$1.5 billion
General Motors	Fort Wayne	\$632 billion
Stellantis	N/A	\$155 billion

**#2 STATE IN THE COUNTRY TO START A BUSINESS - FORBES**

- #1 in the Midwest in the Country to Start a Business 2024 - Forbes
  - › Low-cost business formation fee
  - › New businesses oftentimes receive funding
  - › Large working-age population
  - › High business survival rate of 77%
- New business applications across Indiana rose by 13% between December 2022 and December 2023
- The state has an active portfolio of over 400 Indiana startups, making it the most active early-stage investor in the Great Lakes region

**\$1T** INVESTMENT BY  
**TECH COMPANIES**  
OVER THE NEXT 5 YEARS

**#1** PHARMACEUTICAL  
**EXPORTS**  
IN THE U.S.

**\$13B** INVESTMENT  
**DEVELOPMENT**  
EV BATTERY TECHNOLOGY

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# Marcus & Millichap

SHARKO | WEISENBECK | MENDOZA  
GROUP

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